



Bank of Maple Plain

September 6, 2005

2005 SEP 12 AM 10:33

John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 S. Jessie Street at Eker Square, Suite 2300
San Francisco, California 94105

Re: FDIC Application #20051977

Dear Mr. Carter:

The Bank of Maple Plain is a small community bank in a town of 2,000 people and only 20 miles from downtown Minneapolis/St. Paul. Our community is surrounded by Wal-Mart stores and we have observed what happens to those towns when Wal-Mart moves in. Within a very short time most of the small businesses closed their doors and a flourishing downtown has disappeared.

Congress with the passage of the Gramm-Leach-Bliley Act reaffirmed its opposition to the mixing of Commerce and Banking and now we are faced with this super huge business wanting to expand into the field of Banking. Everyone knows that Wal-Mart has driven small business out of our communities, does this mean that the small Community Banks are next on the list? I think that your decision on granting Wal-Mart an ILC could put the entire Community Banking industry at stake.

Yours very truly,


C. Paul Lindholm
Chairman and CEO

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